

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Scott M. Palmer  
Debtor

Case No. 15-05027-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: May 11, 2021

User: AutoDocket  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2021:**

Recip ID	Recipient Name and Address
db	+ Scott M. Palmer, 2310 Esbenshade Road, York, PA 17408-4142
cr	+ NATIONSTAR MORTGAGE LLC, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
4750307	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4725114	Jaffe & Asher, LLP, 600 Third Avenue, New York, NY 10016-1901
4725115	+ Linda Palmer, 2757 Sunset Lane, York, PA 17408-9566
4725116	+ Lori Markel, 2833 Woodmont Drive, York, PA 17404-7804
4725118	+ MRS Associates, Inc., 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
4758949	+ PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE SUITE #200, MOORPARK, CA 93021-2602
4725119	PennyMac Loan Services, LLC, Attn: Bankruptcy, PO Box 514357, Dallas, TX 75266-0929
4732772	+ PennyMac Loan Services, LLC/o Aldridge Pite LLP, Fifteen Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1623

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4725104	+ EDI: BECKLEE.COM	May 11 2021 22:53:00	American Express, PO Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245
4732570	EDI: BECKLEE.COM	May 11 2021 22:53:00	American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4725105	+ Email/Text: bankruptcy.notices@arizonafederal.org	May 11 2021 18:50:00	Arizonal Federal Credit Union, Attn: Risk Management, PO Box 60070, Phoenix, AZ 85082-0070
4725106	EDI: BANKAMER.COM	May 11 2021 22:53:00	Bank of America, PO Box 982236, El Paso, TX 79998
4725109	EDI: CITICORP.COM	May 11 2021 22:53:00	Citibank, Attn: Centralized Bankruptcy, P.O. Box 20363, Kansas City, MO 64195
4725107	Email/Text: cms-bk@cms-collect.com	May 11 2021 18:50:00	Capital Management Services, LP, 698 1/2 South Ogden Street, Suite 700, Buffalo, NY 14206-2317
4725110	+ EDI: CITICORP.COM	May 11 2021 22:53:00	CitiMortgage, Inc., Attn: Bankruptcy, PO Box 6030, Sioux Falls, SD 57117-6030
4772327	EDI: CITICORP.COM	May 11 2021 22:53:00	CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
4728296	EDI: DISCOVER.COM	May 11 2021 22:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4725111	EDI: DISCOVER.COM	May 11 2021 22:53:00	Discover Financial Services, Attn: Bankruptcy Services, P.O. Box 3025, New Albany, OH 43054-3025
4725112	+ EDI: FSAE.COM	May 11 2021 22:53:00	Firstsource Advantage, LLC, 205 Bryant Woods South, Amherst, NY 14228-3609
4725113	EDI: IRS.COM	May 11 2021 22:53:00	IRS, PO Box 219236, Kansas City, MO

			64121-9236
4725108	EDI: JPMORGANCHASE	May 11 2021 22:53:00	Chase, Attn: Bankruptcy Department, P.O. Box 15145, Wilmington, DE 19850
4753063	+ EDI: MID8.COM	May 11 2021 22:53:00	Midland Credit Management, Inc., as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
4725117	+ EDI: MID8.COM	May 11 2021 22:53:00	Midland Credit Management, Inc., 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
4725120	+ EDI: RMSC.COM	May 11 2021 22:53:00	Synchrony Bank, Attn: Bankruptcy Department, PO Box 103106, Roswell, GA 30076-9106
4725121	Email/Text: BKRMailOps@weltman.com	May 11 2021 18:50:00	Weltman Weinberg & Reis Co., L.P.A., 325 Chestnut Street, Suite 501, Philadelphia, PA 19106-2605
4747640	EDI: ECAST.COM	May 11 2021 22:53:00	eCAST Settlement Corporation, POB 29262, New York NY 10087-9262
TOTAL: 18			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2021 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PennyMac Loan Services LLC bkgroup@kmlawgroup.com
Jerome B Blank	on behalf of Creditor PennyMac Loan Services LLC pamb@fedphe.com
Kevin S Frankel	on behalf of Creditor NATIONSTAR MORTGAGE LLC pa-bk@logs.com
Leah M Stump	on behalf of Attorney Leah M. Stump lstump@shepleylaw.com
Leah M Stump	on behalf of Debtor 1 Scott M. Palmer lstump@shepleylaw.com
Mario John Hanyon	on behalf of Creditor PennyMac Loan Services LLC pamb@fedphe.com, mario.hanyon@brockandscott.com

District/off: 0314-1  
Date Rcvd: May 11, 2021

User: AutoDocke  
Form ID: 3180W

Page 3 of 3  
Total Noticed: 28

Rebecca Ann Solarz	on behalf of Creditor PennyMac Loan Services LLC bkgroup@kmlawgroup.com
Thomas Song	on behalf of Creditor PennyMac Loan Services LLC tomysong0@gmail.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 10

**Information to identify the case:**

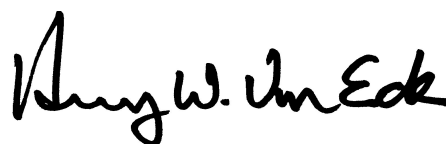
Debtor 1	<b>Scott M. Palmer</b>	Social Security number or ITIN	xxx-xx-2036
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number:	<b>1:15-bk-05027-HWV</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Scott M. Palmer

5/11/21**By the  
court:**

Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: Pamela Radginski, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**